

Fill in this information to identify the case:

Debtor 1 Katherine Marie Moore

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the SOUTHERN District of OHIO

Case number 1:13-bk-14900

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: The bank of new York mellon f/k/a the bank of new York successor in interest to jpmorgan chase bank, national association, as trustee for gsample trust 2004-sea2, mortgage pass-through certificates, series 2004-sea2

Last 4 digits of any number you use to identify the debtor's account: 3495

Date of payment change: 10/1/2016

Must be at least 21 days after date of this notice

New total payment: \$638.15
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No.
 Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$154.43

New escrow payment: \$155.74

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment: New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No
 Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Katherine Marie Moore

Print Name

Middle Name

Last Name

Case number (if known) 1:13-bk-14900

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Seth Greenhill Date August 30, 2016

Signature

Print	<u>Seth Greenhill</u> First Name	Middle Name	Last Name	Title	<u>Authorized Agent for Creditor</u>
Company	<u>Robertson Anschutz & Schneid, P.L.</u>				
Address	<u>6409</u> Number	<u>Congress Avenue, Suite 100</u> Street			
	<u>Boca Raton</u> City		<u>FL</u> State	<u>33487</u> ZIP Code	
Contact Phone	<u>561-241-6901</u>				Email <u>sgreenhill@rasflaw.com</u>

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on August 30, 2016, I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

GEORGE A DIERSING, JR ESQ.
600 VINE STREET
SUITE 402
CINCINNATI, OH 45202-2403

KATHERINE MARIE MOORE
11518 FARMINGTON ROAD
CINCINNATI, OH 45240

MARGARET A BURKS
600 VINE STREET
SUITE 2200
CINCINNATI, OH 45202

ASST US TRUSTEE (CIN)
36 EAST SEVENTH STREET
SUITE 2030
CINCINNATI, OH 45202

Robertson, Anschutz & Schneid, P.L.
Authorized Agent for Secured Creditor
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone: 561-241-6901
Facsimile: 561-997-6909

By: /s/Seth Greenhill
Seth Greenhill, Esquire
Email: sgreenhill@rasflaw.com



08/15/2016

Loan Number:

David E Moore
 Katherine Moore
 11518 Farmington Rd
 Cincinnati, OH 45240-2554

Property Address: 11518 Farmington Rd
 Cincinnati, OH 45240-2554

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT
Bankruptcy Account History

Dear Borrower(s),

The enclosed update follows notice of your involvement in a bankruptcy petition, filed on 10/24/2013, under Chapter 13 of the Bankruptcy Code.

This notice relates to the post-petition escrow payments and disbursements only.

Important Notices

Please contact us at once if you are not the subject of a Chapter 13 proceeding or plan.

If you have filed for any other bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case or received any other discharge under the U.S. Bankruptcy Code that applies to this property, please be advised that this notice is for informational purposes only and not intended as an attempt to collect a debt against you personally.

Analysis Period. This statement includes actual and scheduled activity in the escrow account from October 2013 through September 2016.

An "s" indicates "scheduled payment".

The monthly mortgage payment in the amount of \$636.84 of which \$482.41 was for principal and interest and \$154.43 was allocated to the escrow account.

Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
Beginning Balance						\$926.54	\$0.00
Oct-2013	\$230.45-s			\$0.01	POC Escrow Shortage Adjustment	\$1,156.99	\$-0.01

NMLS # 1852

BKA_ACCTHISTM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
		\$926.54			POC Escrow Shortage Adjustment		\$926.53
*Nov-2013	\$154.43-s					\$1,311.42	\$926.53
*Dec-2013	\$154.43-s					\$1,465.85	\$926.53
*Jan-2014	\$154.43-s					\$1,620.28	\$926.53
*			\$946.13-s		County Tax	\$674.15	\$926.53
*Feb-2014	\$154.43-s			\$1,044.43	County Tax	\$828.58	\$-117.90
					(PARCEL # 591000404250 0)		
Mar-2014	\$154.43-s	\$154.43				\$983.01	\$36.53
*		\$154.43					\$190.96
*		\$154.43					\$345.39
Apr-2014	\$154.43-s	\$154.43				\$1,137.44	\$499.82
*		\$113.87					\$613.69
*May-2014	\$154.43-s	\$154.43		\$910.29	County Tax	\$1,291.87	\$-142.17
					(PARCEL # 591000404250 0)		
*Jun-2014	\$154.43-s					\$1,446.30	\$-142.17
*			\$906.99-s		County Tax	\$539.31	\$-142.17
Jul-2014	\$154.43-s	\$154.43				\$693.74	\$12.26
*		\$154.43					\$166.69
*		\$154.43					\$321.12
Aug-2014	\$154.43-s	\$154.43				\$848.17	\$475.55
Sep-2014	\$154.43-s	\$154.43				\$1,002.60	\$629.98
Oct-2014	\$154.43-s	\$154.43				\$1,157.03	\$784.41
Nov-2014	\$154.43-s	\$154.43				\$1,311.46	\$938.84
Dec-2014	\$154.43-s	\$154.43				\$1,465.89	\$1,093.27
*Jan-2015	\$154.43-s	\$154.43		\$885.18	County Tax	\$1,620.32	\$362.52

NMLS # 1852

BKA_ACCTHISTM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
					(PARCEL # 591000404250 0)		
*Feb-2015	\$154.43-s					\$1,774.75	\$362.52
Mar-2015	\$154.43-s	\$154.43				\$1,929.18	\$516.95
Apr-2015	\$154.43-s	\$154.43				\$2,083.61	\$671.38
*		\$154.43					\$825.81
*May-2015	\$154.43-s	\$154.43		\$846.04	County Tax	\$2,238.04	\$134.20
					(PARCEL # 591000404250 0)		
*Jun-2015	\$154.43-s					\$2,392.47	\$134.20
Jul-2015	\$154.43-s	\$154.43				\$2,546.90	\$288.63
*		\$154.43					\$443.06
*Aug-2015	\$154.43-s	\$154.43		\$1,637.80	POC Escrow Shortage Adjustment	\$2,701.33	\$-1,040.31
Sep-2015	\$154.43-s	\$154.43				\$2,855.76	\$-885.88
Oct-2015	\$154.43-s					\$3,010.19	\$-885.88
Nov-2015	\$154.43-s	\$154.43				\$3,164.62	\$-731.45
Dec-2015	\$154.43-s	\$154.43				\$3,319.05	\$-577.02
*Jan-2016	\$154.43-s	\$154.43		\$954.03	County Tax	\$3,473.48	\$-1,376.62
					(PARCEL # 591000404250 0)		
Feb-2016	\$154.43-s	\$154.43				\$3,627.91	\$-1,222.19
*		\$154.43					\$-1,067.76
Mar-2016	\$154.43-s	\$154.43				\$3,782.34	\$-913.33
Apr-2016	\$154.43-s	\$154.43				\$3,936.77	\$-758.90
*May-2016	\$154.43-s	\$154.43		\$914.89	County Tax	\$4,091.20	\$-1,519.36
					(PARCEL # 591000404250 0)		

NMLS # 1852

BKA_ACCTHISTM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
Jun-2016	\$154.43-s					\$4,245.63	\$-1,519.36
*		\$565.59					\$-953.77
*Jul-2016	\$154.43-s	\$154.43		\$933.00	Lender placed Hazard Insurance	\$4,400.06	\$-1,732.34
					(POLICY #		
*		\$1,637.81			POC Escrow Shortage Adjustment		\$-94.53
*		\$1,128.69			Escrow Balance Adjustment		\$1,034.16
Aug-2016	\$154.43-s					\$4,554.49	\$1,188.59
Sep-2016	\$154.43-s					\$4,708.92	\$1,343.02
TOTALS	\$5,635.50	\$9,159.83	\$1,853.12	\$8,125.67			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. An "s" indicates "scheduled payment".

Projected Payments - Last year, we projected that payments made from the escrow account would total \$1,853.12. Under Federal law (RESPA), with projected payments of \$1,853.12 the lowest monthly balance should not {exceed / fall below} \$308.85 or 1/6 of anticipated payments from the account.

Summary of Actual Payments Made from Escrow (as shown above): \$5,554.86 for property taxes, \$933.00 for Lender placed Hazard Insurance, \$1,637.81 for POC Escrow Shortage Adjustment. Please review the details carefully. If any details appear incorrect, please contact us.

***Note – POC Escrow Shortage Adjustment** – This transaction reflects credit adjustments made by Ocwen with regard to pre-petition escrow shortage identified at the time of the bankruptcy filing and placed in the Proof of Claim filed by Ocwen and on the Claims Register of the case. Ocwen advances the pre-petition escrow shortage funds to the account so they do not become part of any ongoing post-petition escrow payments and to prevent a “double-dip.” All pre-petition escrow shortage funds advanced are repaid as part of Ocwen’s Proof of Claim arrearage as per the confirmed plan in the case. If the bankruptcy case is dismissed for any reason or if Ocwen obtains an Order from the Court granting it Relief from the Automatic Stay, any outstanding amounts owed for the pre-petition escrow shortage as stated in Ocwen’s Proof of Claim that are not repaid prior to the said dismissal or relief order, will be added back to the outstanding escrow balance on the account.

NMLS # 1852

BKA_ACCTHISTM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



08/15/2016

Loan Number:

David E Moore
 Katherine Moore
 11518 Farmington Rd
 Cincinnati, OH 45240-2554

Property Address: 11518 Farmington Rd
 Cincinnati, OH 45240-2554

Analysis Date: 08/12/2016

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - BANKRUPTCY Projections for the Coming Year

Dear Borrower(s),

The enclosed update follows notice of your involvement in a bankruptcy petition, filed on 10/24/2013, under Chapter 13 of the Bankruptcy Code.

This notice relates to the post-petition escrow payments and disbursements only.

Important Notices

Please contact us at once if you are not the subject of a Chapter 13 proceeding or plan.

If you have filed for any other bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case or received any other discharge under the U.S. Bankruptcy Code that applies to this property, please be advised that this notice is for informational purposes only and not intended as an attempt to collect a debt against you personally.

PLEASE REVIEW THIS STATEMENT CLOSELY - THE MORTGAGE PAYMENT MAY BE AFFECTED

This is a prediction of activity in the escrow account during the coming escrow year based on:

- a) Anticipated payments to be paid into the escrow account
 and
- b) Anticipated payments to be made from the escrow account

Description of Next Disbursement	Due Date of Next Disbursement	Estimated Amount(s) of Next Disbursement
County Tax	Jan 2017	\$954.03
County Tax	Jun 2017	\$914.89
Total Annual Disbursements		\$1,868.92

Target Escrow Payment	\$155.74 = (1/12 th of \$1,868.92)
-----------------------	---

NMLS # 1852

BKA_SURPLUSM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



Starting Escrow Balance Needed as of Oct 2016	\$778.74
---	----------

Month	Projected Payments To Escrow	Projected Payments From Escrow	Description	Projected Ending Balance	Required Bal Projections
Beginning Balance				\$1,343.02	\$778.74
Oct-2016	\$155.74			\$1,498.76	\$934.48
Nov-2016	\$155.74			\$1,654.50	\$1,090.22
Dec-2016	\$155.74			\$1,810.24	\$1,245.96
Jan-2017	\$155.74	\$954.03	County Tax (PARCEL # 5910004042500)	\$1,011.95	\$447.67
Feb-2017	\$155.74			\$1,167.69	\$603.41
Mar-2017	\$155.74			\$1,323.43	\$759.15
Apr-2017	\$155.74			\$1,479.17	\$914.89
May-2017	\$155.74			\$1,634.91	\$1,070.63
Jun-2017	\$155.74	\$914.89	County Tax (PARCEL # 5910004042500)	\$875.76	\$311.48(Cushion)
Jul-2017	\$155.74			\$1,031.50	\$467.22
Aug-2017	\$155.74			\$1,187.24	\$622.96
Sep-2017	\$155.74			\$1,342.98	\$778.70
TOTALS=	\$1,868.88	\$1,868.92			

Escrow cushion and potential escrow shortage

In the event there is a tax and/or insurance increase over the coming escrow year, Federal law (RESPA) allows additional funds to be held to prevent the escrow account from being overdrawn.

This additional amount, which is called a cushion, may be up to 1/6th of the total payments estimated to be made from the escrow account for the coming escrow year.

To avoid a shortage, the escrow balance should not fall below the cushion amount at any time during the coming escrow year.

Escrow Account Projections

Total Anticipated Payments. The anticipated payments from escrow for the coming year total \$1,868.92.

Required Escrow Cushion/Minimum Balance. The required cushion amount is \$311.48 (1/6 of \$1,868.92).

NMLS # 1852

BKA_SURPLUSM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



Ocwen Loan Servicing, LLC

WWW.OCWEN.COM

Helping Homeowners is What We Do!™

1661 Worthington Road, Suite 100

West Palm Beach, FL 33409

Toll Free: (800) 746 - 2936

Expected Balance Deficiency - According to the last month of the account history, the expected escrow balance is \$1,343.02, so there is an escrow balance surplus of \$564.28 (this balance equals the total amount paid into escrow minus the total amount of money to be paid out this year). We will send you a check for the remaining surplus balance within 30 days. However, if your account is not contractually current as of the analysis date, the escrow funds will remain in the escrow account.

the first monthly mortgage payment for the coming escrow year, beginning with the payment due on 10/01/2016, will be \$638.15 of which \$482.41 will be for principal and interest and \$155.74 will go into the escrow account.

If you have any questions in this regard, please do not hesitate to contact us.

Please contact our Customer Care Center at (888) 554-6599. Representatives are available to answer your questions Monday through Friday 8:00 am to 9:00 pm ET.

Fax in Attention: Escrow department Fax number: (561) 682-7875.

Mailing Address :

Ocwen Loan Servicing LLC
Attn : Escrow Department.

P.O. Box 24737
West Palm Beach, FL 33416

Sincerely,
Loan Servicing

NMLS # 1852

BKA_SURPLUSM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.